J M Benjamin request-273629-03e93eac@whatdotheyknow.com

Dear Sirs

Further to your Freedom of Information request FOI67742 please find your questions and our responses below:

For each of the Lender Option, Borrower option (LOBO) loans Windsor and Maidenhead currently has on its books, and for any historical LOBO loans, please provide:

1) Loan principal?
2) Maturity date?
3) Trade date when the loan was signed?
4) Initial interest rate?
5) Current stepped-up interest rate and step-up date where applicable?
6) Any formula or structure determining the interest rate where applicable?
7) The first LOBO option call date?
8) The LOBO option call frequency?
9) Day count convention used for calculation of interest payments?
10) The original broker of the loan and fee paid?
11) Broker and fee paid for any subsequent restructuring?
12) The relevant bank or financial institution(s) which issued each LOBO loan?
13) The name of the Treasury Management Advisor who advised on each LOBO loan?
14) Where available, the original unredacted LOBO loan contracts.

Response

Please see attached

If you are unhappy with the information we have provided in response to your request please write to:

Information Management Team Manager
Royal Borough of Windsor & Maidenhead
Town Hall, St Ives Road
Maidenhead
SL6 1RF

or send an e-mail to martin.tubbs@rbwm.gov.uk

We are proud to be one of the leading authorities in England for consistently responding to information requests within the 20 working days set down by statute. Information about our performance and summaries of requests received can be found on our website:
We are keen to hear about your experience with the Information Management Team here at the Royal Borough of Windsor & Maidenhead and look forward to receiving any comments you have about the way your information request was processed.

Please send any feedback to the Information Management Team Manager either by e-mail martin.tubbs@rbwm.gov.uk or in writing to the address above.

Yours sincerely

David Davies
Information Management Officer
Legal Department
Corporate Directorate
Royal Borough of Windsor & Maidenhead
Town Hall, St.Ives Road
Maidenhead SL6 1RF

------------------------------------------------------------------------------------------

**Information Management Feedback Form**

FOI67742

1) How would you rate our performance in relation to processing your request:
   - Excellent
   - Good
   - Fair
   - Poor

   If you have answered Fair or Poor please suggest how we can improve:

   

2) Did you receive the response to your request within the advised timescale? Yes/No
3) Did the response meet your needs? Yes/No
   If No, why was that?
4) Prior to submitting your request did you search RBWM’s website? Yes/No
   If Yes, why did you then need to submit a request (Highlight all that apply)?
   ▪ Information required not found
   ▪ Information found out of date
   ▪ Information not in required format
   ▪ Information insufficient to meet need
   ▪ Other please specify:

                               

If No, why was that?

                               

5) Please add any further comments that would help us improve our service:

                               

Thank you for taking the time to complete this form –
your feedback is appreciated.